



4845 Ronson Court • San Diego, CA 92111-1803

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# The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • March 2010

## Short Sale Summit is Just Around the Corner

**FRIDAY, MARCH 26 • 9:00 A.M. - 12:00 P.M.**

Short sales are on the rise, and these transactions can be complicated and confusing. The more you know about short sales, the better you can serve your clients. Attend this summit and hear from a panel of experts. We'll give you a firm foundation as you enter the short sale market, and help you build your business so you can maximize your return.

Hear from a panel of experts and ask important questions about short sale transactions.

**Moderator: Erik Weichelt, 2009 SDAR President**

**Expert Panel:**

- Kathy Mehringer, Coldwell Banker Residential Brokerage
- Howard Fallman, Managing Senior Counsel for C.A.R.
- Mike Spilger, Esq.
- Financial Institutions

**8 a.m. - Registration & Continental Breakfast**

**Cost: \$25 (FREE Parking)**

**DoubleTree Hotel, Mission Valley**

**Register today! Seating is limited and we are close to capacity.**

**GET THE LATEST INFO!**



PERIODICAL

The San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

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## HUD LETTER ALLOWS PERCENTAGE PLUS FLAT FEE COMMISSION

According to a recent letter from HUD's General Counsel Helen Kanovsky, a real estate broker's commission may be determined using a percentage of the sales price, a flat fee, or a combination of both. The letter clarifies the distinction between using a formula to calculate a legitimate commission, as opposed to an unearned fee that violates RESPA. Under RESPA, a real estate broker cannot charge a fee if no work is done, or if the work was nominal or duplicative.

According to the letter from Kanovsky, the new HUD-1 simplifies the reporting of the broker's commission because it is now reported in the 700-series as dollar amounts, rather than percentages. If, however, the

amount in the 700-series is more than the commission in the listing agreement or buyer's broker agreement, then HUD may review whether additional services were provided for the excess amount charged. As an example, a listing broker charging the buyer an administrative fee absent any contractual relationship between the listing broker and buyer may be evidence of a RESPA violation.

The HUD letter provides REALTORS® with some guidance after a federal district court in Alabama invalidated a \$149 administrative brokerage commission last year in the case of Busby v. JRHBW Realty, Inc. (2009) 642 F.Supp.2d 1283. For more information about the RESPA and this case, visit [www.CAR.org](http://www.CAR.org) and click on "Legal."



## PRESIDENT'S PERSPECTIVE

Busy, busy, busy...that's how things have been at SDAR for the last month. If you've been busy too, then I'm glad to hear it because it probably means you are selling homes and helping communities in the process.

In February we had the ribbon cutting for the East County Service Center. What a great location for our members in East County. We can't wait to have a grand opening once the

improvements are complete. I'd like to thank everyone who was able to join us that day including Roger Roberts, SDAR member and President of the East County Chamber of Commerce; and El Cajon City Councilwoman Jillian Hanson-Cox, as well as the representatives from the other legislative offices. Check out the photos on Page 8 and stop by the new service center when you have a chance.

The February sales statistics show a 9.6 percent increase in sold listings for detached properties since January, while sales for attached units decreased 3.6 percent. Compared to February 2009, sales decreased 5 per-

cent for detached and increased 6.6 percent for attached. Median sales prices continue to rise slightly each month and are up 14 percent compared February of last year. See the inside pages for more detailed statistics. Remember, as an SDAR member you have access to our sales statistics via "My Account" (also known as IMS). Here you can find the most recent figures as well as historical data going back a decade.

It's no secret that short sales are dominating much of the market. I was recently looking at some statistics which showed that short sales increased almost 45% from 2008 to

2009. At SDAR we have been ramping up the amount of classes and trainings on the subject and hosting them in different areas of the county. Join us on March 26 for the Short Sale Summit (see cover) and get the latest and most useful information about these often challenging transactions.

I hope to see you at upcoming events and classes and look forward to sharing more good news with you in April.

*Sincerely,*  
Mark Marquez



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## FROM THE DESK OF THE CEO

Hello everyone! I hope the first quarter of 2010 has treated you well. We have a lot planned for our members in the near future.

The 2010 Expo & Trade Show is set for April 23 at the Town & Country Resort. We will have approximately 75 exhibitors and expect 2,000 people to attend the trade show and break-out sessions. We hope you will join us for what is sure to be another great Expo.

April is also Education and Technology Month at SDAR. We have several certification and designation courses taking place in April, many of which are part of our "Fast Tracks to Success." We are also planning the

launch of several technology-related features and benefits including the SDAR iPhone Application, the searchable member database, and a series of webinars with our technology partners.

I'm excited to announce that we are developing a relationship with San Diego Gas & Electric (SDG&E) to assist with their local energy efficiency goals. Moreover, we will use this partnership to facilitate educating our members about the various energy efficiency programs, rebates, and incentives so you can better serve your clients. Look for NAR's Green Designation courses in the near future sponsored by SDG&E.

Because we have been implementing so many new programs and services, I have decided to take the show on the road, if you will. In the next few months I will be visiting caravans and marketing meetings all over the county to answer questions and share important benefits information. If you would like me to come speak at your caravan, please contact Lita LaGuire at (858) 715-8005.

*Best wishes,  
Michael Mercurio*



MICHAEL T. MERCURIO

## BOARD OF DIRECTORS HIGHLIGHTS OF FEBRUARY 2010 MINUTES

**• President's Report:** Mark Marquez reported that he recently attended the installations at SDAR, C.A.R. Poway Real Estate Professionals, North County Association of REALTORS®, Coronado Real Estate Association, and the Baja and Mexicali Associations. He also was present at the Chula Vista City County meeting on vacant properties. He was interviewed by media from KUSI, Fox Channel 5, North County Times, and The Daily Transcript. He also sat in on a new home builders roundtable. Marquez reported that the new C.A.R. Purchase Agreement, with a few minor changes, is now on their website.

**• Vice President's Report:** Raylene Brundage reported a recent First-Time Home Buyers seminar with Councilmember Donna Frye was a success.

**• Treasurer's Report:** Linda Lee reported that SDAR had 10,890 members in December 2009, with a retention rate of 93%.

**• Chief Executive Officer's Report:** Mike Mercurio reported that foot traffic at the new South County Service Center is averaging 20-25 people per day, and training seminars being held each week. The ribbon cutting was held at the new East County Service Center in El Cajon, with a grand opening in the near future. The Coronado Service Center is being restructured to host classes.

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# FEBRUARY REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

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 Brian Rowley - BCR Real Estate  
 Frank Sator - Premier Business Properties  
 Jamshid Shamloufard - Shamloufard Realty  
 Richard Silvas - CountyWide Realty Corp.  
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 Joseph Willis - Paradise Real Estate

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4

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Dean, Kevin - Marston Appraisal Group  
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Gorinstein, Lina - First American Natural Hazard Disclosures (FANHD)  
Lang, Joyce - Property ID  
Levenson, Debi - Fidelity National Home Warranty & Disclosure Source  
Whittington, Stephen - Disclosure Save  
Williams, John - National Disclosure Authority

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Bloomfield, Helen - CCIM San Diego Chapter  
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Portillo, Pamela - Chicano Federation of San Diego  
Scott, Christopher - Buffini & Co.  
Sodano, Dee - Community HousingWorks  
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McCloskey, Bill - Allison-Mc Closkey Escrow  
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Pio, Vickie - Real Estate Center Escrow  
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Frandsen, Cecilia - Centara Capital  
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Szczubelek, Stephen - Metro Home Staging

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Greene, Rick - California Real Estate Inspection Association  
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Sykes, R.E. Skyes - Skys Property Inspection Consultants  
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Grant, Michael - CSI  
Horn, Myrna - Fidelity National Home Warranty & Disclosure Source  
Johnson, Edmond - Blue Cross Of California  
Kane, Richard - LandAm/Buyers Home Warranty  
Levenson, Debi - Fidelity National Home Warranty & Disclosure Source  
Martin, Kristen - Old Republic Home Protection

McClurg, David - McClurg Insurance Services  
Mendoza, Benjamin - Liberty Mutual Insurance  
Taylor, Jan - Fidelity National Home Warranty & Disclosure Source  
West-Grins, Donna - American Home Shield  
Wilson, Trip - Trip Wilson Insurance Agency

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Eriqat, Victoria A. - Law Offices Of Victoria Eriqat  
Ewing, Craig - Law Office Craig S. Ewing  
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Penfield, Liang Lie - Liang Lie Penfield Law Offices  
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McKeirnan, Kaaryn - Chateau Mortgage Corporation  
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Shea, Ryan - Bank of America Home Loans  
Smith, Doug - Bank of America Home Loans  
Traylor, John - Bank of America Home Loans  
Tuquero, Elizabeth - Dunham Mortgage Funds  
Walters, Thomas - Bank of America Home Loans  
Wilson, Kerri - Bank of America Home Loans  
Ziegler, Janice - Mutual of Omaha Bank

## MOVING & STORAGE

Ace Relocation Systems, Inc.  
Sykes, Lange - Across Town Movers

## OTHER

Barnard, Joanne - Joanne Barnard  
Deskin, Greg - DataQuick Information  
Duren, Frank - Standards of Excellence  
Hopkins, Jack - Standards of Excellence  
Matera, Josephine - Josephine Matera  
Rowen, Margaret Ray - M. Ray Rowen  
Schmidt, Diane - Diane Schmidt

## PEST CONTROL

Backlund, Kimber - D & S Termite & Pest Control  
Finley, Jim - Antimite Termite & Pest Hinrichs, David - Lloyd Termite Control  
La Plante, Richard - R-SolutionTermitied Construction, Inc.  
Laursen, Craig - Corky's Termite and Pest Control  
Long, Josh - Antac Pest and Termite Control  
Martinez, Ruben - Western Exterminator Company  
Stock, Jeanne - Stock Exterminators Villa, Carlos - Western Exterminator Company

## PHOTOGRAPHER

Goodale, James - First Home Tour, LLC  
Haywood, Brent - Haywood Photography



## PLUMBING SERVICE

Ferrell, Anita - Black Mountain Plumbing Inc.  
Wilkins, Steven - Adept Plumbing

## PRINTING

Crisp, John - PrintStar  
Dietz, Lee - ExpressCopy.com

## PROFESSIONAL SERVICES

Hoffner, Debi - Debi Hoffner Tax & Accounting  
McLean, Joe - Alliance Environmental Group  
McNutt, Scott - Money Consultants  
Shepler, Jeanne - Realty Transacts, Inc.  
Tilley, Yvonne - Alliance Environmental Group

## PROPERTY MANAGEMENT

Caltabellotta, Jennifer - Jennifer Caltabellotta  
Jonilonis, Dick - Dick Jonilonis & Associates  
Rast, William - Mission Beach Finest Condos  
Thomas, Harold - Thomas Harold

## PROPERTY PRESERVATION

Norvell, Stephanie - Town & Country Property Inspections

## PUBLICATIONS

Brenner, Donna - San Diego Daily Transcript  
Clark, Rich - San Diego Magazine  
Eickhoff, Georgia - Homes.com  
Olander, Linda - San Diego Business Journal  
Vanden Heuval, Jody - San Diego Union-Tribune  
Winfield, John - Fine Media Group LLC.

## SIGNAGE

Daly, Susie - Dee Sign  
Fugnetti, Alana - Dee Sign  
Jackson, Tom - Sign Setters San Diego

## SPECIALTY MARKETING

Carroll-Langdon, Tonya - Carroll Business Supply  
Deming, Tim - Solatube Brighter Concepts  
Jorissen, Sara - Office Depot  
Knoll, Joy - Clever Promotions  
Miller, Kevin - House of Magnets  
Schwarz, Barb - StagedHomes.com  
Sobieski, Adam - Cutco Logo Gifts  
Tegtmeier, Victoria - Victoria S. Tegtmeier

## SYNTHETIC TURF

Diaz, Robert - One Putt Greens and Lawns

## TECHNOLOGY

Hartman, Andrew - Speedy Technology Group, LLC

## TITLE

Alvinito, Jonathan - Corinthian Title Company, Inc.  
Eckert, Fred - Chicago Title  
Ferrer, Kirsten - North American Title Company  
Goldberg, Karen - Ticor Title Company of California  
Kohl, Toni - Toni Kohl Transaction Service  
Lynn, John - Ticor Title Company of California  
McAllister, Carol - McAllister Transaction Services  
Northcutt, Dan - Stewart Title Company  
Solis, Ivan - Lawyers Title  
Stokes, Steve - Fidelity National Title Company

## TREE SERVICE/LANDSCAPING

Mighetto, Bryan - BKM Tree Service

## WEBSITE DEVELOPER

Olson, William - Superlative, Inc.  
Perry, Aubrey - A La Mode, Inc.  
Skrabyk, Ryan - My Real Page.com



## NEW RESIDENTIAL PURCHASE AGREEMENT

This April the California Association of REALTORS® will be releasing the new Residential Purchase Agreement (RPA-CA). C.A.R. has not made a major change to the RPA-CA since 2002 so members are encouraged to familiarize themselves with the new agreement.

Some of the more notable changes are that "Agency" is being moved from paragraph 27 to paragraph 2. The Financing section has been rewritten with a greater emphasis given to

FHA and VA loans due to statutory changes and the market. Allocation of Costs has received changes, particularly regarding wood-destroying pests. The addition of the WPA form is now in paragraph 11 (Other Terms and Conditions) on page 4, while the decision of who will pay for the inspection is in paragraph 5 on page 2.

These are just some of the changes. The San Diego Association of REALTORS® has taken steps to provide courses on the new form. The next "Understanding the RPA" is scheduled for April 16. Seating is limited so members are encouraged to sign up early.

**Instructor: Ed Estes, Esq.**

**Time: 9:00 a.m. – 12:00 p.m.**

**Location: SDAR's South County Service Center**

**884 Eastlake Pkwy., Suite 1629,  
Chula Vista, 91914**

**Prices: SDAR REALTORS® \$49**

**All Others \$60**

Contract Essentials, the 8-hour class on the Residential Listing, Buyer Representation, Purchase and Counteroffer Agreements has also been updated with the new purchase agreement.

*Agents wishing to get a glimpse of the new agreement can do so by going to: <http://www.car.org/legal/standard-forms/rpa-study-group-input/>*

## C.A.R. SURVEY OF CALIFORNIA HOME SELLERS

Changes in family and employment status as well as adjustments to monthly mortgage obligations played significant roles in California homeowners' decisions to sell their homes in 2009, according to the California Association of REALTORS® (C.A.R.) "2009-2010 Survey of California Home Sellers." According to the report, 67 percent of all sellers in California did so as a result of difficulties related to meeting their mortgage obligation.

Recognizing the value of working with a real estate professional, 99 percent of sellers chose to work with a REALTOR®, according to the survey. Of those, 72 percent cited the ability of an agent to sell the home at a higher price point as the primary reason. Other reasons included better marketing and exposure (38 percent), while 28 percent reported it was too difficult to sell the home independently.

On average, homes sold for \$20,958 less than the original asking price in 2009. The median difference between the selling and listing price was \$32,315; the list-to-sold-price ratio was significantly larger between first-time sellers (\$30,000 below list price) and sellers who had previously sold a home (\$8,000 below list price).

The percentage of first-time sellers grew to nearly half of all sellers (44 percent) in 2009, a 33 percent increase from 2008, and nearly three times the 2007 percentage of 15 percent.

Sellers in 2009 cited difficulty meeting the monthly mortgage obligations (30 percent); job loss (18 percent); and "mortgage payment increased" (15 percent) as primary motivation to sell. By comparison, in 2008, one in five sellers cited the ability to meet their mortgage payment obligation; while 11 percent sold due to financial difficulties.

Financing challenges also extended to home buyers and impacted sellers' confidence in buyers' ability to secure a home loan. Nearly three-fourths of



sellers reported this as a concern, an increase from 54 percent in 2008.

Financial difficulties also impacted the ability of sales to close on time, with 63 percent of homes falling out of escrow prior to closing. Nearly 70 percent of sellers cited "buyer could not get an acceptable mortgage"; and more than 60 percent said "buyer backed out," as the primary reasons the home fell out of escrow. Other reasons included: Buyer's remorse (26 percent); "lender withdrew and did not fund" (24 percent); and "home prices continued to decline" (18 percent). Once the home did sell, 50 percent of sellers reported escrow did not close on time in 2009, compared with 36 percent in 2008.

An electronic version of C.A.R.'s "2009-2010 Survey of California Home Sellers" is available for purchase for \$49.95. Visit [www.CAR.org](http://www.CAR.org) and click on "Newsstand."



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# FAIR HOUSING: 8 VIOLATIONS TO AVOID

Understanding practical applications of the Fair Housing Act will help ensure you do not inadvertently violate it.

Remember, courts have determined that a violation may be proven even if there was no intent to discriminate, as long as there is evidence of a discriminatory effect. Plus, you never know when your fair housing practices are being tested; testers from government or private groups can pose as home seekers, and their evidence is fully admissible in court.

## Examples:



Refusing to sell or rent a property or discouraging a potential buyer or tenant because of a person's protected class status.

Don't say: "This two-bedroom condominium is just too small for you and your three children. Plus, there's no playground nearby."



Using different provisions in leases or sale contracts, such as those relating to rental charges, security deposits, lease terms, downpayment, and closing requirements because of a per-

son's protected class status.

Don't say: "Because you only moved to this country from Japan a little while ago, the sellers may be uneasy about your ability to secure a mortgage. I suggest you make a larger earnest money deposit to help convince them of your interest and ability to close."



Urging residents to sell or rent their properties, often at bargain prices, by suggesting that members of a protected class are likely to move into the area and have a negative impact on property values. This violation is called blockbusting.

Don't say: "You know, the people who live in this neighborhood aren't the same Polish immigrants who lived here when you bought this house 30 years ago. It's just not safe for you to walk around alone anymore. Maybe you should consider selling now while you can still get a good price for your house."



Restricting a person's choices to perpetuate segregated housing patterns based on membership in a protected class — taking African-American families,

for example, only to predominantly African American neighborhoods.

Don't say: "I know how important it is for you to find a church congregation you can belong to. Let me show you two houses near the African-American Baptist Church on Second. I think that church would suit you."



Providing false information on the availability of a property for sale or rental based on a person's protected class status — even if that information is based on the owner's desires.

Don't say: "There's no point in your showing the Smith's house to that Hispanic couple; the Smiths will never sell to them."



Refusing to provide information on the availability of loans or other financial assistance or providing information that is inaccurate or different because of a person's membership in a protected class.

Don't say: "Mr. Hernandez, I think your best bet is to look into lenders that offers subprime mortgages. It'll be more expensive, but they're more likely to accept your application."

7

Using an appraisal that improperly takes into consideration the protected classes in estimating property value.

Don't say: "See if you can get the value of the property as high as you can. She's an old lady, and this house is her only asset, so I want to get her a really good price."



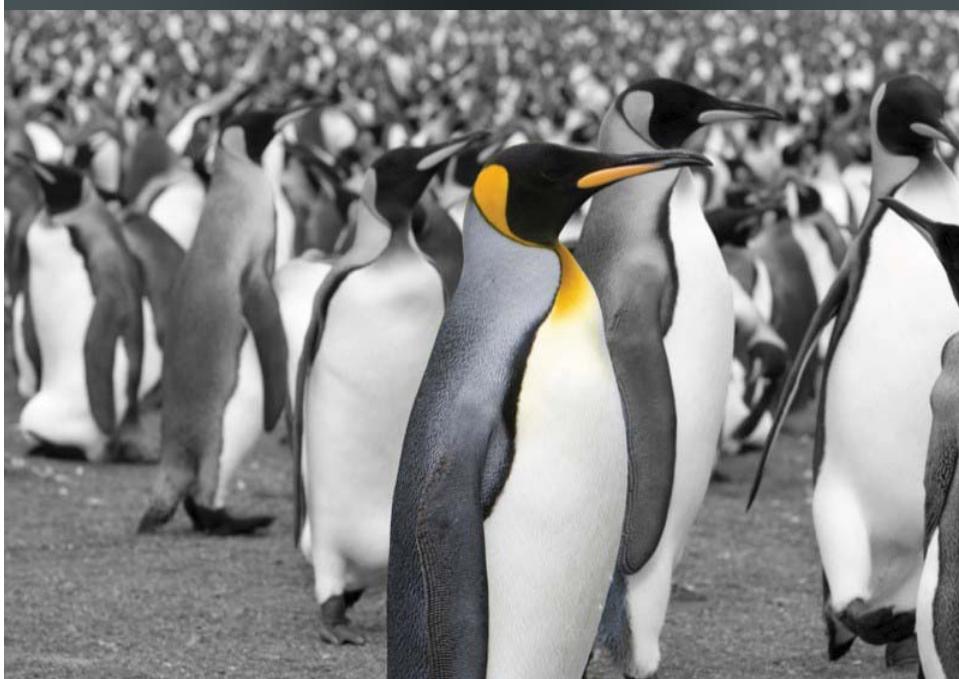
Relying on illegal covenants or provisions that preclude the sale or rental of a dwelling to a person because of membership in a protected class.

Don't say: "I'd love to show you the house in this development, but the restrictive covenants wouldn't allow you to build the entry ramp you need for your wheelchair."

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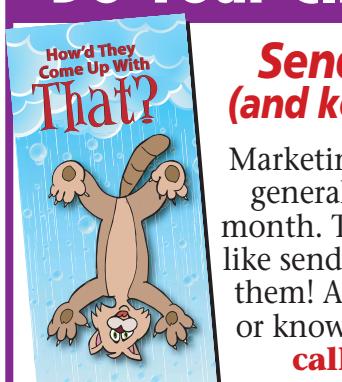
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## EAST COUNTY RIBBON CUTTING

### EAST COUNTY SERVICE CENTER RIBBON CUTTING DRAWS LARGE CROWD

On February 10, REALTORS® from all over gathered at the newest SDAR service center in East County. While construction was not yet complete, it was a great opportunity to familiarize REALTORS® with the location and to host a terrific event.

The day featured a tour of the new office, lunch provided by Continental Catering, drawings for great prizes, and of course the Ribbon Cutting Ceremony. 2010 President Mark Marquez, 2009 President Erik Weichelt, and Chief Executive Office Michael Mercurio kicked off the ceremony by saying a few words about the need for this new service center. With over 1,000 members living and/or working in the East County, it is crucial that SDAR have a presence in the area and provide this large section of its membership population with all the benefits and services that they need to be successful and help their clients.

We were honored to have East County Chamber of Commerce President and SDAR REALTOR® Roger Roberts and El Cajon City Councilwoman Jillian Hanson-Cox join us and say a few words about the importance of this location. Also in attendance were representatives from the offices of Congressman Duncan Hunter, Senator Denis

Hollingsworth, and Assemblyman Joel Anderson.

The East County Service Center is open from 8:00 a.m. to 5:00 p.m. Monday through Friday. In addition to providing all membership services and a REALTOR® Store, many classes are scheduled at this location. We encourage you to visit this new location at 220 West Main Street, El Cajon (In front of the 24Hour Fitness & Ross) or call (619) 590-2499. For more information on the classes held at this location, please visit the "Education" section at [www.sdar.com](http://www.sdar.com).



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# FEBRUARY STATISTICS DETACHED HOMES

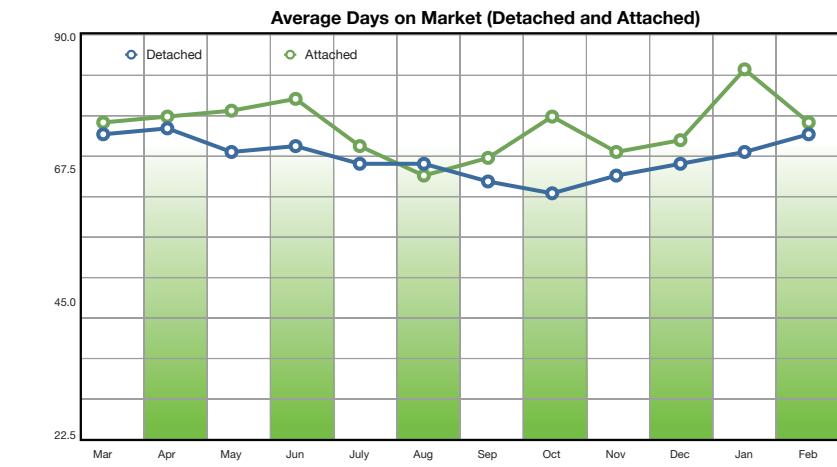
Current Year - 2010				Previous Year - 2009				Current Year - 2010				Previous Year - 2009					
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	12	20	35	91	\$377,500	\$377,500	15	32	124	94	\$400,000	\$405,000	22	44	47	62
91902	Bonita	9	19	37	65	\$470,000	\$475,000	8	19	34	61	\$433,500	\$436,000	31	57	59	63
91905	Boulevard	0	1	0	77	\$0	\$125,000	0	0	0	0	\$0	\$0	0	0	0	0
91906	Campo	4	7	77	71	\$165,000	\$180,000	4	12	118	135	\$125,450	\$164,375	14	25	230	257
91910	Chula Vista	25	48	38	48	\$339,000	\$330,500	32	58	55	60	\$281,500	\$314,950	92068	San Luis Rey	0	0
91911	Chula Vista	35	66	49	57	\$280,000	\$280,000	47	86	80	78	\$264,470	\$282,250	24	48	82	75
91913	Chula Vista	27	64	96	82	\$385,000	\$375,000	32	90	79	68	\$400,000	\$386,950	92070	Santa Ysabel	1	2
91914	Chula Vista	14	28	68	67	\$605,000	\$575,000	19	46	93	77	\$530,000	\$507,500	92071	Santee	12	29
91915	Chula Vista	27	44	116	96	\$340,000	\$347,000	35	77	70	79	\$355,000	\$355,000	92075	Solana Beach	6	16
91916	Descanso	1	2	42	33	\$305,922	\$266,711	1	2	97	84	\$264,000	\$184,450	92078	San Marcos	24	45
91917	Dulzura	1	1	215	215	\$150,000	\$150,000	0	1	0	46	\$0	\$200,000	92081	Vista	19	32
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92082	Valley Center	12	26
91932	Imperial Beach	7	18	83	55	\$250,000	\$255,000	3	10	30	112	\$319,900	\$277,000	92083	Vista	12	30
91934	Jacumba	2	3	77	57	\$130,500	\$36,000	1	4	67	37	\$72,900	\$53,450	92084	Vista	9	37
91935	Jamul	4	12	102	105	\$295,000	\$349,000	2	4	40	53	\$15,000	\$347,500	92086	Warner Springs	3	3
91941	La Mesa	17	30	100	89	\$400,000	\$402,500	19	42	84	78	\$375,000	\$350,500	92091	Rancho Santa Fe	1	1
91942	La Mesa	12	20	86	71	\$364,000	\$533,000	7	19	20	52	\$385,000	\$340,000	92093	La Jolla	0	0
91945	Lemon Grove	14	27	72	77	\$255,000	\$245,000	10	33	79	63	\$262,500	\$230,000	92101	San Diego Downtown	1	2
91948	Mount Laguna	0	1	0	177	\$0	\$96,600	0	0	0	0	\$0	\$0	92102	San Diego	16	25
91950	National City	12	29	41	63	\$221,000	\$205,000	21	49	48	62	\$210,900	\$206,000	92103	Mission Hills	7	15
91962	Pine Valley	3	4	55	49	\$265,000	\$255,000	3	4	223	172	\$179,900	\$185,950	92104	North Park	8	21
91963	Potrero	0	0	0	0	\$0	\$0	0	2	0	62	\$0	\$204,000	92105	East San Diego	16	31
91977	Spring Valley	28	60	63	66	\$249,500	\$252,500	51	103	55	65	\$255,000	\$240,000	92106	Point Loma	12	18
91978	Spring Valley	1	4	35	65	\$445,000	\$362,000	9	12	68	84	\$350,000	\$335,000	92107	Ocean Beach	4	10
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92108	Mission Valley	1	1
92003	Bonsall	4	6	11	129	\$313,500	\$313,500	1	5	159	111	\$490,000	\$490,000	92109	Pacific Beach	8	14
92004	Borrego Springs	3	6	280	240	\$157,750	\$148,125	4	7	209	263	\$157,500	\$150,000	92110	Old Town SD	3	7
92007	Cardiff By The Sea	2	5	56	98	\$857,500	\$700,000	2	3	147	154	\$409,650	\$443,500	92111	Linda Vista	10	22
92008	Carlsbad	6	13	34	46	\$570,000	\$615,000	10	15	83	87	\$542,500	\$525,000	92113	Logan Heights	18	33
92009	Carlsbad	23	50	60	63	\$630,000	\$697,500	13	34	109	93	\$598,000	\$600,050	92114	Encanto	41	90
92010	Carlsbad	6	10	64	46	\$574,500	\$555,000	4	12	105	127	\$482,500	\$482,500	92115	College Grove	20	41
92011	Carlsbad	15	19	60	59	\$839,000	\$811,500	10	18	59	77	\$704,000	\$704,000	92116	Normal Heights	14	24
92014	Del Mar	5	11	108	98	\$2,095,000	\$1,365,000	6	13	80	89	\$1,610,000	\$1,450,000	92117	Clairemont Mesa	22	42
92019	El Cajon	20	34	58	82	\$293,250	\$355,000	19	38	61	57	\$320,000	\$327,000	92118	Coronado	6	12
92020	El Cajon	14	33	30	42	\$303,950	\$297,500	12	38	147	85	\$306,500	\$279,500	92119	San Carlos	7	17
92021	El Cajon	22	47	80	92	\$321,000	\$306,000	18	47	103	92	\$295,000	\$300,000	92120	Del Cerro	13	23
92024	Encinitas	24	45	79	64	\$826,250	\$810,000	21	43	68	76	\$607,000	\$610,000	92121	Sorrento	1	3
92025	Escondido	21	34	64	67	\$290,000	\$307,500	22	51	97	80	\$212,500	\$219,000	92122	University City	5	7
92026	Escondido	18	51	113	66	\$297,900	\$324,000	37	74	86	84	\$260,000	\$265,000	92123	Serra Mesa	14	22
92027	Escondido	34	69	92	72	\$297,500	\$268,000	51	116	72	78	\$250,000	\$235,000	92124	Tierrasanta	4	13
92028	Fallbrook	41	74	101	86	\$342,000	\$339,950	29	54	105	102	\$320,000	\$322,500	92126	Mira Mesa	26	44
92029	Escondido	8	15	65	79	\$358,000	\$482,500	7	17	66	52	\$334,900	\$329,900	92127	Rancho Bernardo	23	48
92036	Julian	3	6	182	281	\$380,000	\$272,500	1	4	143	134	\$75,000	\$231,500	92128	Rancho Bernardo	28	47
92037	La Jolla	13	24	134	119	\$1,528,6											

## FEBRUARY STATISTICS ATTACHED HOMES

Current Year - 2010								Previous Year - 2009							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	0	2	0	154	\$0	\$170,250	1	2	1	34	\$195,000	\$182,500		
91902	Bonita	1	3	6	22	\$90,000	\$90,000	5	7	70	60	\$176,000	\$160,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91910	Chula Vista	9	21	40	77	\$187,500	\$187,500	17	30	60	90	\$165,000	\$162,000		
91911	Chula Vista	11	28	113	84	\$105,000	\$122,450	19	43	61	68	\$125,000	\$125,000		
91913	Chula Vista	16	35	100	101	\$196,000	\$200,000	21	41	83	95	\$224,000	\$215,000		
91914	Chula Vista	6	13	58	152	\$210,000	\$210,000	11	20	72	61	\$221,126	\$220,513		
91915	Chula Vista	10	20	91	95	\$228,750	\$228,750	13	32	96	74	\$215,000	\$235,500		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	4	9	92	62	\$212,500	\$115,000	0	7	0	59	\$0	\$274,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	2	5	40	101	\$158,500	\$150,000	5	9	91	98	\$164,000	\$164,000		
91942	La Mesa	8	16	54	49	\$219,400	\$219,400	3	12	113	100	\$220,000	\$215,000		
91945	Lemon Grove	1	4	132	130	\$97,400	\$107,400	3	6	78	124	\$81,900	\$110,000		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	7	11	48	38	\$110,000	\$95,000	4	15	186	120	\$105,000	\$108,900		
91962	Pine Valley	1	1	412	412	\$35,000	\$35,000	0	0	0	0	\$0	\$0		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	11	22	54	52	\$154,725	\$144,950	5	25	48	73	\$104,000	\$120,000		
91978	Spring Valley	0	1	0	14	\$0	\$115,000	3	4	100	94	\$120,000	\$123,500		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	2	4	71	50	\$200,000	\$144,000	4	5	71	58	\$109,950	\$110,000		
92004	Borrego Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92007	Cardiff By The Sea	2	4	7	85	\$571,500	\$571,500	5	7	49	66	\$327,900	\$475,000		
92008	Carlsbad	6	11	110	86	\$361,500	\$380,000	3	7	111	104	\$469,700	\$425,000		
92009	Carlsbad	14	21	62	63	\$331,000	\$330,000	12	27	102	97	\$265,000	\$285,000		
92010	Carlsbad	6	10	42	55	\$361,500	\$363,750	7	10	88	69	\$310,000	\$311,500		
92011	Carlsbad	2	6	88	61	\$417,500	\$485,000	3	8	13	16	\$425,000	\$400,000		
92014	Del Mar	4	5	59	75	\$572,500	\$730,000	3	4	59	82	\$860,000	\$867,500		
92019	El Cajon	10	20	93	75	\$176,450	\$170,500	12	40	63	59	\$98,650	\$184,000		
92020	El Cajon	11	31	86	99	\$100,000	\$100,000	18	38	102	77	\$80,250	\$97,500		
92021	El Cajon	10	20	87	102	\$112,000	\$116,500	17	34	86	72	\$119,000	\$122,000		
92024	Encinitas	10	23	102	90	\$349,500	\$410,000	2	12	24	60	\$370,750	\$390,250		
92025	Escondido	3	6	13	60	\$160,000	\$146,389	10	22	76	75	\$100,000	\$105,000		
92026	Escondido	15	29	59	61	\$120,000	\$120,000	10	27	76	59	\$109,500	\$99,000		
92027	Escondido	5	18	55	70	\$90,500	\$93,500	11	23	72	52	\$77,000	\$94,000		
92028	Fallbrook	0	0	0	0	\$0	\$0	1	2	68	92	\$72,000	\$161,000		
92029	Escondido	1	2	37	60	\$209,000	\$176,500	2	3	110	116	\$225,000	\$250,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	21	36	88	110	\$365,000	\$405,000	10	26	70	103	\$472,944	\$554,000		
92040	Lakeside	7	14	99	79	\$103,500	\$109,250	6	14	99	74	\$119,000	\$99,000		
92054	Oceanside	9	18	68	63	\$307,500	\$309,750	5	14	182	115	\$185,000	\$162,500		
92056	Oceanside	11	31	43	50	\$234,000	\$212,000	17	39	40	60	\$179,900	\$170,000		
92057	Oceanside	18	48	104	140	\$142,250	\$138,500	31	57	82	75	\$125,000	\$129,000		
92058	Oceanside	9	14	114	93	\$150,000	\$147,500	5	12	24	63	\$155,000	\$172,500		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	1	1	58	58	\$337,000	\$337,000	0	0	0	0	\$0	\$0		

Current Year - 2010								Previous Year - 2009							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE\*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE\*	
Mth	YTD														


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## COMPARATIVE SALES - EXISTING HOMES - FEBRUARY 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume February 2010	\$182,442,632	15.384	-6.000	\$612,745,439	15.060	9.213
2 Average Sales Price February 2010	\$257,687	8.213	-2.416	\$480,962	21.291	-0.388
3 Median* Sales Price February 2010	\$215,000	16.210	2.380	\$370,000	10.440	1.640
4 Sold Listings February 2010	708	6.627	-3.673	1,274	-5.138	9.639
5 Average Days on Market February 2010	76	-3.797	-10.588	74	-2.632	4.225
6 Total Sales Volume February 2009	\$158,118,418			\$532,545,286		
7 Average Sales Price February 2009	\$238,130			\$396,534		
8 Median* Sales Price February 2009	\$185,000			\$335,000		
9 Sold Listings February 2009	664			1,343		
10 Average Days on Market February 2009	79			76		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$386,126,991	4.811		\$1,204,687,989	0.747	
12 Average Sales Price YTD 2010	\$258,798	6.497		\$478,051	17.818	
13 Median* Sales Price YTD 2010	\$210,000	12.900		\$365,000	11.280	
14 Sold Listings YTD 2010	1,492	-1.583		2,520	-14.489	
15 Average Days on Market YTD 2010	81	5.195		72	-4.000	
16 Total Sales Volume YTD 2009	\$368,402,220			\$1,195,758,702		
17 Average Sales Price YTD 2009	\$243,009			\$405,755		
18 Median* Sales Price YTD 2009	\$186,000			\$328,000		
19 Sold Listings YTD 2009	1,516			2,947		
20 Average Days on Market YTD 2009	77			75		

Copyright 2010 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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Join us for a full day that includes educational break-out sessions, an informative Keynote Luncheon, and over 75 exhibitors sharing products and services to help you stay ahead in the current market.

Admittance to the trade show floor and break-out sessions is free to all real estate professionals (registration is still required). Attend the Keynote Luncheon for the low price of \$25.

Those interested in having a booth at the Trade Show should contact Julie Lukoski at (858) 715-8004 or [jlukoski@sdar.com](mailto:jlukoski@sdar.com). Booth space is going fast so call today!

To register for the event and for a list of the break-out sessions, please visit [www.sdarexpo.com](http://www.sdarexpo.com). We look forward to seeing you there.

## SDAR EXTENDS HOURS TO ASSIST YOU

At SDAR we understand that your business extends beyond the Monday through Friday work-week. With many showings and open houses happening on weekends, we are now offering extended hours. In addition to staying open until 6 p.m. on Fridays at our Kearny Mesa location; our Coronado location is open until 6 p.m. Monday – Friday. **And now, our Kearny Mesa and South County service centers are open Saturdays to help you with your business needs.**

### Kearny Mesa Service Center Hours (main office):

Monday: 9:00 a.m. - 5:00 p.m.  
Tuesday-Thursday: 8:00 a.m. - 5:00 p.m.  
Friday: 8:00 a.m. - 6:00 p.m.  
**Saturdays: 9:00 a.m. - 2:00 p.m.**

### Coronado Service Center Hours:

Monday – Friday: 9:00 a.m. - 6:00 p.m.  
Closed: 1:00 p.m. - 2:00 p.m. Daily

### Rancho Bernardo Service Center Hours:

Monday: 9:30 a.m. - 5:00 p.m.  
Tuesday-Friday: 8:00 a.m. - 5:00 p.m.  
Closed: 1:00 p.m. - 2:00 p.m. Daily

### East County Service Center Hours:

Monday – Friday: 8:00 a.m. - 5:00 p.m.

### South County Service Center Hours:

Monday-Friday: 8:00 a.m. - 5:00 p.m.  
**Saturdays: 9:00 a.m. - 1:00 p.m.**

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1. Based on 2008 yearend statistics by Inside Mortgage Finance 1/30/09.  
2. Borrower must be 62 years of age or older. Call for more detailed program information. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2010 Wells Fargo Bank, N.A. All rights reserved. #158112 01/10-04/10



Together we'll go far

# IT'S YOUR BUSINESS ...

By J.R. Thrasher -  
Business Development Coach

Most agents spend more time planning their family vacation than they do planning for the success of their business. It's true, less than 5% of all agents currently have a formalized business plan. This series of articles will examine the components of creating a successful real estate business plan. Each month we are exploring one of the following topics:

- Business Planning – February (see next paragraph)
- Exit Strategy - March
- Lead Generation - April
- Systems - May
- Training - June
- Coaching & Accountability - July
- Websites for Agents - August
- Database Marketing - September
- Farming Strategies - October
- Open House Strategies – November
- Listing Inventory - December

Last month we covered the foun-

dation of business planning. If you missed the article go to [www.sdar.com](http://www.sdar.com) and look for the "Radio/Media" button. On the drop-down menu, click "SDAR REALTOR Publications." You will be able to access all of the SDAR newspapers for the past year.

### Exit Strategy

How long do you see yourself wanting to sell real estate? What do you want to do when you are tired of the real estate business or want to retire? Do you have an exit strategy? If not, you should consider one.

Real estate is an interesting business. Historically, the industry was built mostly on part-time agents who were just trying it out or using real estate to supplement their family income. The issue here is that it shouldn't be "part-time" as it's now one of the most complicated and time-consuming professions.

Here are the critical pieces to developing a real exit strategy:

- Decide when you will get out of the real estate business.



- Decide how much income or money you will need each year to live.

There are quite a few options and solutions for developing a strategy for when you stop day-to-day selling.

### Build A Business

Now, this is what we have been talking about: How to build your business for success in real estate. However, the truthful answer from most agents is "No!" The first and most critical step to building a successful real estate business is completing your business plan. The next step is to take action on your business plan. Just having the plan is not enough ... it's the ACTION that produces the RESULTS. Sound familiar?

Take action and build a highly successful real estate business, and you will have a retirement vehicle that will let you drive your dreams.

### Invest In Real Estate

Take a chance; have the ability to act on those deals. I am always amazed at the lack of actual real estate investing completed by real estate agents. Here's a suggestion: Get to know your market and the current trend of that market area. Find the area that is undervalued. This may change year to year or even month to month in some areas. Look for the lowest to mid-level homes in that area. Start making some offers. You make money when you BUY property, not when you SELL that property!

Imagine this: If you were to buy one investment property per year for ten years, in that time period you could be a millionaire with positive cash flow and terrific equity! As there are various components to investing in real estate, you are in the best position. Take advantage of it. The market today is full of opportunities for you. As a matter of fact, I can't remember a better time to buy real estate in Southern California.

### Begin An Investment Portfolio

Real estate, as an industry, is made up of nearly all "independent contractors," and as such, not always with access to the benefits of other careers or jobs. We are self-employed. We are responsible for our taxes, expenses, marketing, advertising, salaries, insurance, and our own retirement.

As an independent contractor we do have options and opportunities over a wide range of investment types. Start the process as quickly as you can and reserve a portion of each fee you earn to this process. Perhaps set a goal of ten percent of each commission check and place it in some type of investment or retirement plan; in 10 years you will have a very nice nest egg!

Please do not overlook the benefit of consulting with a tax advisor to determine your best option for your portfolio.

Developing your personal retirement or "exit" strategy is an important part of your business planning and building process. Unfortunately, it is at the top of the list of things overlooked by many who come into the real estate business. Plan for it now and reduce your stress later.

Now that you have a business plan and an exit strategy established for your business, the fun part begins. It's time for us to start fine-tuning the business model and drive business into your pipeline. In next month's article we will discuss "lead generation." It's a great topic and the next step in the development of your business.

I would like to thank everyone for the e-mails last month! We had some great discussions, and I am excited to say that there are several agents of various experience levels implementing a business plan for the first time. Congratulations, and I have only one question: Are you ready?

Remember, it's your business....

For questions regarding your business planning needs you can contact J.R. Thrasher at [Success@SanDiegoRealEstateCareer.Com](mailto:Success@SanDiegoRealEstateCareer.Com)



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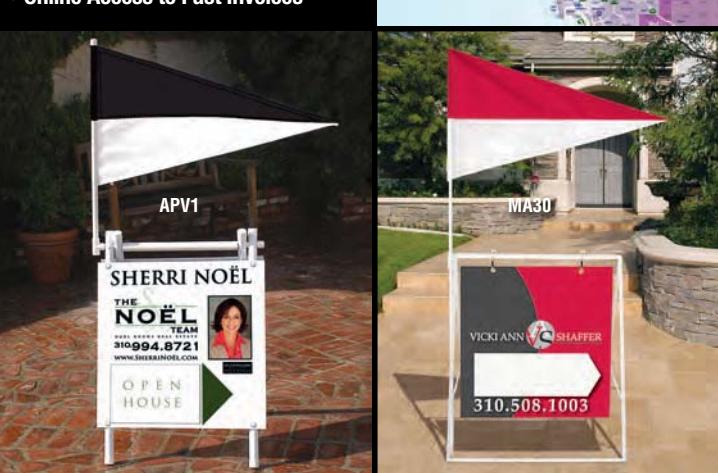


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# DO MORE WITH YOUR E-MAIL

## EFFECTIVE TOOLS FOR BOOSTING E-MAIL EFFICIENCY.

By Katherine Tarbox

If you're like most real estate professionals, you're relying on e-mail more than ever to communicate; 93 percent of REALTORS® say they use e-mail daily or nearly every day—outpacing even cell phone usage, according to the National Association Of REALTORS® 2009 Member Profile.

The same percentage of respondents say that e-mail is their preferred method of getting in touch with clients, past customers, and prospects. But if you're simply reading, writing, and sending, it may be time to step it up a notch. Many free or low-cost services can help you increase productivity and make a bigger splash with every message you send.

Here's a look at some of the other things you can be doing, thanks to the breadth of dynamic new tools available.

### Design a new e-mail campaign.

Send targeted marketing messages to narrow segments of your clients and prospects to show you understand their specific needs. MailChimp provides easy-to-use HTML templates, e-mail signup forms you can put on your website, and tracking tools. The service is free for users that have up to 500 subscribers, with a sending limit of 3,000 e-mails per month. Plans with no sending limits and larger subscriber bases start at \$30 per month. [www.mailchimp.com](http://www.mailchimp.com)

### Collaborate better.

"E-mail as we know it is on its way out the door," says Mike Conner, co-owner of City Realty, Inc., in Olympia, Wash. He's excited about the potential of Google Wave, the emerging e-mail tool "for real-time communication and collaboration," according to Google. It can function as a traditional e-mail account, but it has a more collaborative nature; all parties to an e-mail conversation access a single document to view responses, add photos and videos, and easily view the history of a correspondence chain. Google Wave is still in limited preview. <http://wave.google.com>

### Get proof.

When it comes to important business e-mails—especially large files and sensitive messages—it's smart to keep a reliable record of the transmission. RPost is a registered e-mail service that provides proof that messages were delivered and the content was not tampered with. It also protects against the common recipient excuse of "I never got it." Monthly plans for individuals are \$14.75, while monthly plans for businesses start at \$79. Lower-cost prepaid plans are also available. [www.rpost.com](http://www.rpost.com)

### Save time.

If you're an Outlook user, this free application will help you quickly find what you're looking for. Xobni (inbox spelled backwards) lets you enter keywords to find attachments, contacts, and conversation threads. It also brings the social Web into your inbox. "For each sender that you highlight, you get a visual list of the attachments they've sent, their e-mail conversations with you, and their networks," including Facebook and LinkedIn profiles, says Cheryl Ritchie, ABR®, CRS®, with RE/MAX 100 in Dunkirk, Md. [www.xobni.com](http://www.xobni.com)

### Spice up your signature.

E-mail signatures have become the business card of the 21st century, says Donna Harris with RE/MAX Austin Skyline, who recently gave her e-signature a more dynamic look with a service called Bojo. It allows you to create a virtual business card that includes a photo, company information, and links to your website and blog. Install the signature into your e-mail client and it will show up on outgoing messages. The free basic service includes statistics on clicks and views. For \$100, you can create a custom design. [www.emailideas.com](http://www.emailideas.com)

### Make eye contact.

Forget emoticons—use real facial expressions and gestures to help customers get a more complete understanding of what you're saying. EyeJot is a free service that allows you to upload and send video messages. Recipients get an e-mail telling them

they have a new message awaiting them at [www.eye jot.com](http://www.eye jot.com), and they can watch it in a single click (no registration is required on their part). "With video I can more easily cement a bond with my customers, because I bring my personality with knowledge," says Bryan Forrester, a real estate technology blogger in Palm Harbor, Fla., who started using the service last year. "This technology is ideal to convey

financial concepts with eye contact and a smile." [www.eye jot.com](http://www.eye jot.com)

*Katherine Tarbox is a senior editor of REALTOR® Magazine. She can be contacted at [ktarbox@realtors.org](mailto:ktarbox@realtors.org).*

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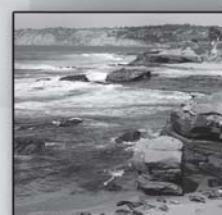
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# CONGRESS LUKEWARM TO CHANGING MORTGAGE INTEREST DEDUCTION

By Scott Molloy

President Obama's 2011 Budget Proposal includes a controversial reduction in the allowed mortgage interest deduction for incomes over \$200,000. The proposed change would cap the allowed tax deduction for mortgage interest at the 28% tax rate, even for those being taxed at higher rates. The effect of this change is to reduce the amount of mortgage interest that can be deducted for taxpayers in tax brackets above 28%, thereby increasing their tax burden. The change would affect married couples earning \$208,850 combined or more, and individuals earning \$164,550 or more.<sup>1</sup>

To the relief of many, including REALTORS®, the proposal has received a lukewarm reception in Congress. Democrats and Republicans alike have expressed concern for how the proposal would affect the recovery of the housing market. The Administration countered that the proposed change will reduce the deficit and "distribute the cost of government more fairly among taxpayers of various income levels," stated a Treasury spokeswoman.

That argument is falling on the deaf ears of conservatives and taxpayer advocates, however, when more than 60% of federal tax revenues are paid by 5% of the taxpayers, those earning over \$160,000 a year.<sup>2</sup> "It hardly seems fair to increase the tax burden on that small percentage of taxpayers who are already paying the majority of the taxes," said Bob Kevane, CPA and 2010 President-Elect of the San Diego Association of REALTORS® (SDAR).

Advocates for the real estate industry criticized the proposal, arguing that now is not the time to toy with a tax benefit that is as quintessential as motherhood and apple pie. "It seems very counterintuitive to impose this kind of pain on an industry that's already suffering more than any industry in America," says Jerry Howard, chief executive of the National Association of Home Builders.

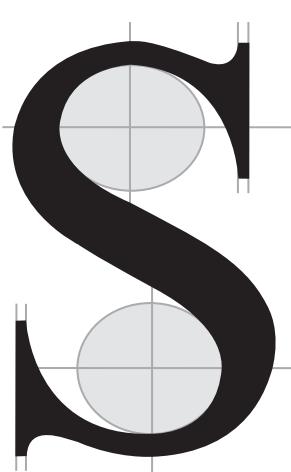
Mark Marquez, 2010 SDAR President added, "I think everyone appreciates the challenges the federal government is facing to reduce the deficit, but our leaders in Washington must be mindful to not harm our fragile economy, particularly the housing industry, in the process."

Lucien Salvant, with the National Association of REALTORS®, made it clear where NAR falls on the issue, stating the proposal "amounts to a tax increase on an important group of homeowners and would rob buyers of the incentive to move up in the housing market."

In the past, Congress has rebuffed efforts to change the deduction which has been around since the federal income tax was created in 1913. Congress's perspective on this fundamental tax and homeownership benefit appears to be the same today. And REALTORS® and housing industry advocates are prepared to defend this long-standing tax benefit for current and future homeowners.

Sources:

1. WSJ: "Bid to Curb Mortgage Tax Break Falters" 3-1-10
2. National Taxpayers Union ([www.ntu.org](http://www.ntu.org)) Tax Year 2007



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# NAR AND C.A.R. WANT TO HONOR YOU

**Applications being accepted for Good Neighbor Awards and Member-for-Life.**

## NAR Good Neighbor Awards

The National Association of REALTORS® is accepting applications for the 11th annual REALTOR® Magazine Good Neighbor Awards. The awards recognize REALTORS® for their commitment to volunteer service.

The five winners will be announced in November in REALTOR® Magazine. Each winner will be recognized at the 2010 REALTORS® Conference & Expo in New Orleans and receive travel expenses to the conference, national media exposure for his or her community cause, and a \$10,000 grant for the charity. In addition to the winners, five honorable mentions will each receive a \$2,500 grant.

"We all know that REALTORS® build communities," said NAR President Vicki Cox Golder, owner of Vicki L. Cox & Associates in Tucson, Ariz. "The Good Neighbor Awards gives us the opportunity to honor the very best of our REALTOR® volunteers who make an incredible commitment of their time and energy to help those in need."

"REALTOR® Magazine's Good Neighbor Awards recognize the important role REALTORS® play as volunteers in their communities," said REALTOR® Magazine Editorial Director Pamela

Geurds Kabati. "We hope highlighting their stories inspires more Realtors® to give their time to important community organizations."

Phil Landis of Veterans Village of San Diego was one of the 5 winners in 2007. Several SDAR members have also been Good Neighbor finalists in the past.

*Good Neighbor Awards entries must be received by Friday, May 21, 2010. For more details and a nomination form, call 800/874-6500, visit [www.REALTOR.org/gna](http://www.REALTOR.org/gna).*

## NAR REALTOR® Emeritus Status

Any person who has held membership in the National Association as a REALTOR®, REALTOR-ASSOCIATE®, or a combination of both, for a cumulative period of 40 years in one or more associations of REALTORS® is eligible for REALTOR® Emeritus status.

Upon approval by the Board of Directors of NAR, no further payment of dues is necessary to the National Association by the member association of which the REALTOR® Emeritus is a member. The dues waiver does not take effect until the following "dues season." For example, members approved as Emeritus at the Midyear or Annual meetings in 2010 would have their dues waived starting in 2011 since dues are due and owing by the local associations as of January 1

each year. REALTOR® Emeritus members are exempt from the Quadrennial Ethics Training requirement.

A standard certification form (provided by NAR) is necessary to begin the approval process for a REALTOR® Emeritus candidate, which is to be filled out by the local Association. Any available documentation that would provide reasonable substantiation of 40 years' membership should be attached to the form when it is returned to NAR.

April 9th, 2010 is the deadline for receipt of completed certification forms and supporting documentation for approval by the NAR Board of Directors at the 2010 Midyear Legislative Meeting and Trade Expo held in Washington, D.C.

*For more information visit [http://www.realtor.org/library/virtual\\_library/remeritus](http://www.realtor.org/library/virtual_library/remeritus)*

## C.A.R. Honorary Member-for-Life

REALTOR® and REALTOR-ASSOCIATE® Members of the California Association of REALTORS® who have served the association for a minimum of 25 years, and attained the age of 75, are eligible to be elected an Honorary Member-for-Life.

Upon election, C.A.R. dues shall be deemed paid in full for life (commencing the year following approval) and the Honorary Member-for-Life shall be



entitled to all rights and privileges of State Association membership accorded to all members. An individual is no longer an Honorary Member-for-Life after terminating membership at a local board/association of REALTORS®.

Local boards/associations MUST submit applications of eligible REALTOR® or REALTOR-ASSOCIATE® members to C.A.R. Applications will not be processed without the necessary approval by the local board/association.

Applications must be received by C.A.R. a minimum of 15 days prior to a C.A.R. Directors' Meeting to qualify for submission at that meeting. The next meeting is scheduled for June 9, 2010. IMPORTANT: In order for dues to be waived in the coming year, all applications must be submitted prior to the last C.A.R. Business Meeting of the current year. Please check [www.car.org](http://www.car.org) for meeting dates.

*For more information or for help with your Emeritus or Member-for-Life applications, please contact Shirley Carroll at [scarroll@sdar.com](mailto:scarroll@sdar.com).*



**Bill Abbey**  
619.203.9084



**Eric Bender**  
858.848.2513



**Kim Churchill**  
619.890.3863



**Paul Cook**  
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**Teresita Davis**  
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**Nhi Nguyen**  
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**Mary Noble**  
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# SDAR'S SOUTH COUNTY SERVICE CENTER PRESENTS SELLER REPRESENTATIVE SPECIALIST (SRS)

**Thursday, April 1, and Friday, April 2**

This 2-day program focuses on providing REALTOR® practitioners with the tools necessary to represent seller clients in a variety of formats. Particular attention is given to differing listing models, office policies, field issues, legal and code ramifications to representing sellers in today's changing environment.

**Topics covered in this course:**

- Defining a target market for future business
- Eight successful short-sale elements
- Co-brokering with cooperating agent
- Listing strategies
- Identify all types of inspections available to your client
- Preparing for the seller counseling session
- Objectives of different types of open houses
- RESPA violations
- Demonstrating your value package
- Manual and e-methods for procuring listings
- And performance contingencies.

**Why should you earn the SRS Certification?**

SRS designees are members of an elite group of trained seller client advocates that know the importance of their client's specific needs by using Seller Counseling Sessions to address all of the clients needs.

SRS designees concentrate their efforts on the seller client's ultimate goals to ensure the client is at the center of the sale.

SRS designees are extensively trained in a wide variety of manual and elec-

tronic marketing methods to uniquely promote properties to the widest range of prospective purchasers.

SRS designees understand that negotiation skills are critical to a successful transaction and are trained to position their client to receive the best possible outcome during negotiations of the sale.

SRS designees adhere to the highest level of professional ethics and business practices in delivering 'Client Level' services with integrity.

SRS designees are uniquely qualified to exceed the expectations of their clients yielding client trust.

SRS designees know the importance of staging property for best results. Staging is a critical component, along with accurate pricing, to attain desired results within a timely manner.

SRS designees have an advanced level of understanding on how to collaborate with a variety of cooperating agents of all skill levels in the marketplace to ensure that the 'best' buyer has an opportunity to purchase your property.

**Instructor: Steve Casper, SRS**

**Class Time: 9:00 a.m. – 4:00 p.m.**

**Location: SDAR South County Service Center**

**884 Eastlake Parkway, Suite 1269, Chula Vista, CA 91914**

**Price: \$299 (50% deposit reserves your seat.)**

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# Education Schedule

Classes subject to change or cancellation.  
Check [www.sdar.com](http://www.sdar.com) for current information.

March	Class Name	Time	SDAR	All Others	Credits	Presenter	
18	<b>MAC Tips to Expand Your Business</b>	11:30 am – 1:30 pm	Free	Free	NA	Apple Team Members	
19	<b>Understanding the New and Improved RPA-CA</b>	9:00 am – 12:00 pm	\$49	\$60	NA	Ed Estes, Esq.	
20	<b>e-Negotiation</b>	9:00 am – 4:00 pm	\$99	\$115	NA	John Wenner	
22 & 23	<b>Real Estate Professional Assistant</b>	9:00 am – 4:00 pm	\$199	\$199	NA	J. Alan Sappenfield	
25	<b>zipForm® Online Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
25	<b>e-PRO® Free Workshop</b> (at Coronado Service Center)	1:30 pm – 3:00 pm	Free	Free	NA	Vicky Campbell	
30	<b>Effective Negotiating</b> (at South County Service Center)	9:00 am – 4:00 pm	\$99	\$109	NA	J. Alan Sappenfield	
30	<b>Self-Employed Borrowers: Home Financing</b>	12:00 pm – 1:30 pm	\$10	\$25	NA	Malcolm Davies	
April	Class Name	Time	SDAR	All Others	Credits	Presenter	
1	<b>VA Seminar for REALTORS®</b> (at Coronado Service Center)	9:00 am – 11:00 am	\$10	\$15	NA	Karen Bates & Ken Bates	
1	<b>FHA: It's Not Just for the First-Time Home Buyer</b>	9:00 am – 10:30 am	\$15	\$20	NA	Henry Aguirre	
1 & 2	<b>Seller Representative Specialist</b> (at South County Service Center)	9:00 am – 4:00 pm	\$299	\$299	12CP	Steve Casper	
6	<b>Tempo Training - Day 1</b>	9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer	
7	<b>Statistics: The Key to Pricing Properties</b>	9:00 am – 12:00 pm	\$19	\$25	NA	John Altman	
8	<b>26 Ways to Avoid Lawsuits</b> (RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	4CP	David Bright, Esq.	
8	<b>RELAY® Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
12 & 13	<b>Accredited Buyer Representative</b>	9:00 am – 4:00 pm	\$299	\$325	NA	J. Alan Sappenfield	
14	<b>Goal Setting &amp; Business Plan</b>	9:00 am – 12:00 pm	\$22	\$30	NA	John Altman	
16	<b>Understanding the New and Improved RPA-CA</b> (at South County Service Center)	9:00 am – 12:00 pm	\$49	\$60	NA	Ed Estes, Esq.	
19 & 20	<b>Senior Real Estate Specialist (SRES)</b> (at South County Service Center)	8:30 am – 4:00 pm	\$359	\$399	NA	J. Alan Sappenfield	
20	<b>zipForm® Online Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
20	<b>Tempo Training - Day 2</b>	9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer	
21 & 22	<b>Pricing a Property &amp; The Rules of Marketing</b> (RMS Members: \$105)	Wed: 9:00 am – 1:00 pm Thur: 9:00 am – 12:00 pm	\$131	\$141	7CP	Jackie Oliver, Esq.	
25	<b>e-PRO® Free Workshop</b> (at South County Service Center)	1:30 pm – 3:00 pm	Free	Free	NA	Vicky Campbell	
26-28	<b>Conquering Contracts</b> (RMS Audit: \$75)	Mon: 8:30 am – 3:30 pm Tue: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$299	\$399	19CP	Rick Waite, Esq. Michael Spilger, Esq.	
28	<b>Navigating an REO Sale</b> (RMS Members: \$10)	2:30 pm – 4:00 pm	\$19	\$25	NA	Erik Weichelt	
29	<b>Buyer/Seller or Landlord/Tenant</b> (RMS Members: \$80)	9:00 am – 4:00 pm	\$100	\$110	5CP	Lynn Dover, Esq.	
29	<b>VA Seminar for REALTORS®</b>	11:00 am – 1:00 pm	\$10	\$15	NA	Karen Bates & Ken Bates	
29 & 30	<b>Certified Negotiation Expert</b> (at South County Service Center)	8:30 am – 5:00 pm	\$169	\$179	15CP	John Wenner	

For easy registration and more information, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040

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For more details on this and other critical VA information please visit us at:  
[www.MilitaryHomePrograms.com](http://www.MilitaryHomePrograms.com)  
or email us at:  
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# APRIL 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
		<p><b>Don't Take a Chance on the <i>Changing</i> Market BE A PLAYER IN THE GAME Real Estate Expo FRIDAY, APRIL 23 Town &amp; Country Resort, Mission Valley Expo is FREE   Lunch \$25   www.sdar.com</b></p>		<p>Seller Representative Specialist (Day 1) 9:00 a.m. – 4:00 p.m. (South County Service Center)</p> <p>FHA Seminar 9:00 a.m. – 10:30 a.m.</p> <p>VA Seminar for REALTORS® 9:00 a.m. – 11:00 a.m. (Coronado Service Center)</p>	<p>Seller Representative Specialist (Day 2) 9:00 a.m. – 4:00 p.m. (South County Service Center)</p>		
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	4 New Member Orientation 8:30 a.m. – 5:00 p.m.	5 REIE Exchangers 8:30 a.m. – 11:00 a.m. Free Tempo Training (Day 1) 9:15 a.m. – 4:30 p.m.	6 Statistics: The Key to Pricing Properties 9:00 a.m. – 12:00 p.m. Free Home Buyer Workshop 5:30 p.m. – 8:00 p.m. (Rancho Bernardo Library)	7 26 Ways to Avoid Lawsuits 9:00 a.m. – 1:00 p.m. RELAY® Lab 9:00 a.m. – 12:00 p.m.	8	9 One-Day Prep Course 8:30 a.m. – 5:00 p.m.	10
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	11 Accredited Buyer Representative (Day 1) 9:00 a.m. – 4:00 p.m.	12 REIE Exchangers 8:30 a.m. – 11:00 a.m. Accredited Buyer Representative (Day 2) 9:00 a.m. – 4:00 p.m.	13 Goal Setting & Business Planning 9:00 a.m. – 12:00 p.m.	14	15 Understanding the New and Improved RPA-CA 9:00 a.m. – 12:00 p.m. (South County Service Center)	16	17
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	18 Senior Real Estate Representative (Day 1) 8:30 a.m. – 4:00 p.m. (South County Service Center)	19 Senior Real Estate Representative (Day 2) 8:30 a.m. – 4:00 p.m. (South County Service Center)	20 Pricing a Property 9:00 a.m. – 1:00 p.m. (South County Service Center)	21 The Rules of Marketing 9:00 a.m. – 12:00 p.m. (South County Service Center)	22 SDAR Real Estate Expo 10:00 a.m. – 5:00 p.m. (Town & Country Resort)	23 Rebuilding Together Rehab Day 8:00 a.m. – 5:00 p.m.	24
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	25 Conquering Contracts (Day 1) 8:30 a.m. – 3:30 p.m.	26 Conquering Contracts (Day 2) 8:30 a.m. – 5:00 p.m. REIE Exchangers 8:30 a.m. – 11:00 a.m.	27 Conquering Contracts (Day 3) 8:30 a.m. – 1:30 p.m. Navigating an REO Sale 2:30 p.m. – 4:30 p.m.	28 Certified Negotiation Expert (Day 1) 8:30 a.m. – 5:00 p.m. (South County Service Center)	29 Certified Negotiation Expert (Day 2) 8:30 a.m. – 5:00 p.m. (South County Service Center)	30	

SDAR COMMITTEE MEETINGS	
1	Communications 12:00 p.m. – 1:30 p.m.
1	Executive 2:00 p.m. – 5:00 p.m.
6	Bylaws 3:00 p.m. – 5:00 p.m.
9	Board of Directors 8:30 a.m. – 12:00 p.m.
12	Housing Opportunities 9:30 a.m. – 12:00 p.m.
13	Education 1:00 p.m. – 2:30 p.m.
14	Grievance 9:00 a.m. – 11:00 a.m.
14	Risk Management 12:30 p.m. – 2:30 p.m.
15	Information Systems 11:30 a.m. – 1:30 p.m.
15	Membership 2:00 p.m. – 4:00 p.m.
15	Young Professionals Network 3:00 p.m. – 4:00 p.m.
16	Government Affairs 9:00 a.m. – 11:00 a.m.
26	Budget & Assets 2:00 p.m. – 4:00 p.m.
28	C.A.R./NAR Leadership 9:00 a.m. – 11:00 a.m.
29	Executive 2:00 p.m. – 5:00 p.m.

Classes/Events held at Kearny Mesa location unless otherwise indicated.

All classes/events subject to change or cancellation.



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